

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Miguel Angel Ramos, Jr.
Debtor

Case No. 23-00157-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 02, 2023

User: AutoDocke
Form ID: 318

Page 1 of 3
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2023:

Recip ID	Recipient Name and Address
db	Miguel Angel Ramos, Jr., 539 W Spruce St, Mahanoy City, PA 17948-2426
5517927	Cit Online Bank, PO Box 6500, Sioux Falls, SD 57117-6500
5517936	Elan Financial Service, 4 E Station Square Dr Ste 620, Pittsburgh, PA 15219-1154
5517914	Ramos Miguel Angel Jr, 539 W Spruce St, Mahanoy City, PA 17948-2426

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	May 02 2023 22:31:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	May 02 2023 22:31:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5517921	EDI: ATTWIREBK.COM	May 02 2023 22:31:00	AT&T, c/o Bankruptcy, 4331 Communications Dr, Dallas, TX 75211-1300
5517920	EDI: CINGMIDLAND.COM	May 02 2023 22:31:00	AT&T, 208 S Akard St, Dallas, TX 75202-4206
5517916	Email/Text: backoffice@affirm.com	May 02 2023 18:34:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5517917	Email/Text: backoffice@affirm.com	May 02 2023 18:34:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St Ste 4, Pittsburgh, PA 15212-5862
5520707	+ EDI: AISACG.COM	May 02 2023 22:31:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5517918	EDI: GMACFS.COM	May 02 2023 22:31:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
5517919	EDI: GMACFS.COM	May 02 2023 22:31:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
5517923	EDI: TSYS2	May 02 2023 22:31:00	Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
5517922	EDI: TSYS2	May 02 2023 22:31:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
5517924	EDI: CAPITALONE.COM	May 02 2023 22:31:00	Capital One, Attn: Bnakruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5517925	EDI: CAPITALONE.COM	May 02 2023 22:31:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5517926	+ Email/Text: bankruptcy@cavps.com	May 02 2023 18:34:00	Cavalry Portfolio Serv, 4050 E Cotton Center Blvd, Phoenix, AZ 85040-8862
5517929	EDI: CITICORP.COM	May 02 2023 22:31:00	Citibank, PO Box 6500, Sioux Falls, SD

			57117-6500
5517928	EDI: CITICORP.COM	May 02 2023 22:31:00	Citibank, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
5517930	EDI: CITICORP.COM	May 02 2023 22:31:00	Citibank N.A., PO Box 6500, Sioux Falls, SD 57117-6500
5517931	EDI: CITICORP.COM	May 02 2023 22:31:00	Citibank N.A. Exxonmobil, PO Box 6500, Sioux Falls, SD 57117-6500
5517932	EDI: CITICORP.COM	May 02 2023 22:31:00	Citibank/Sunoco, Attn: Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
5517933	EDI: CITICORP.COM	May 02 2023 22:31:00	Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
5517934	Email/PDF: creditonebknotifications@resurgent.com	May 02 2023 18:37:25	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
5517935	EDI: DISH	May 02 2023 22:31:00	DISH, 9601 S Meridian Blvd, Englewood, CO 80112-5905
5517937	Email/Text: bknotice@ercbpo.com	May 02 2023 18:34:00	Enhanced Recovery Co L, PO Box 57547, Jacksonville, FL 32241-7547
5517915	Email/Text: mylawyer@jplaw.com	May 02 2023 18:34:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5517938	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2023 18:37:31	Lvnv Funding LLC, PO Box 10497, Greenville, SC 29603-0497
5517939	+ Email/Text: bankruptcydpt@mcmcg.com	May 02 2023 18:34:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
5517941	Email/Text: bkrgeneric@penfed.org	May 02 2023 18:34:00	Pentagon Federal Credit Union, Attn: Bankruptcy, PO Box 1432, Alexandria, VA 22313-1432
5517940	Email/Text: bkrgeneric@penfed.org	May 02 2023 18:34:00	Pentagon Federal Cr Un, 1001 N Fairfax St, Alexandria, VA 22314-1797
5517942	EDI: PRA.COM	May 02 2023 22:31:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
5517943	Email/PDF: resurgentbknotifications@resurgent.com	May 02 2023 18:37:26	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
5517945	Email/Text: enotifications@santanderconsumerusa.com	May 02 2023 18:34:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
5517944	Email/Text: enotifications@santanderconsumerusa.com	May 02 2023 18:34:00	Santander Consumer USA, PO Box 961211, Fort Worth, TX 76161-0211
5517946	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 02 2023 18:34:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, PO Box 65250, Salt Lake City, UT 84165-0250
5517947	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 02 2023 18:34:00	Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
5517948	EDI: CITICORP.COM	May 02 2023 22:31:00	Sunoco/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5517953	EDI: CAPITALONE.COM	May 02 2023 22:31:00	Syncb/Walmart, PO Box 31293, Salt Lake City, UT 84131-0293
5517954	EDI: RMSC.COM	May 02 2023 22:31:00	Syncb/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5517949	EDI: RMSC.COM	May 02 2023 22:31:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
5517950	EDI: RMSC.COM	May 02 2023 22:31:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
5517951	EDI: RMSC.COM	May 02 2023 22:31:00	Syncb/ppc, PO Box 965005, Orlando, FL 32896-5005

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5517952	EDI: RMSC.COM	May 02 2023 22:31:00	Syncb/ppmc, PO Box 965005, Orlando, FL 32896-5005
5518057	+ EDI: RMSC.COM	May 02 2023 22:31:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5517955	EDI: RMSC.COM	May 02 2023 22:31:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5517956	EDI: RMSC.COM	May 02 2023 22:31:00	Synchrony Bank/Jcpenney, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5517957	EDI: RMSC.COM	May 02 2023 22:31:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5517958	EDI: RMSC.COM	May 02 2023 22:31:00	Synchrony/Paypal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5517959	EDI: USBANKARS.COM	May 02 2023 22:31:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
5517960	EDI: CAPITALONE.COM	May 02 2023 22:31:00	World's Foremost Bank, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 2, 2023 at the address(es) listed below:

Name	Email Address
Jason Paul Provinzano	on behalf of Debtor 1 Miguel Angel Ramos Jr. MyLawyer@JPPLaw.com, G17727@notify.cincompass.com
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2021-R1, Mortgage-Backed Notes, Series 2021-R1 mfarrington@kmlawgroup.com
United States Trustee	ustregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Miguel Angel Ramos Jr.
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:23-bk-00157-MJC

Social Security number or ITIN xxx-xx-1030
EIN --

Social Security number or ITIN --
EIN --

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Miguel Angel Ramos Jr.
aka Miguel A. Ramos Jr., aka Miguel A. Ramos,
aka Miguel Ramos Jr., aka Miguel Ramos, aka
Miguel Angel Ramos

5/2/23**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.